

South Carolina: Hurricane Ian Weekly Fact Sheet - Dec. 9, 2022

Release Date: Th12 9, 2022

Recovery by the Numbers

- FEMA and the U.S. Small Business Administration have approved **\$664,141 in federal assistance** for survivors of Hurricane Ian, which struck South Carolina **Sept. 25 to Oct. 4**. This includes:
 - **\$454,441** in FEMA assistance was approved for individuals and households, including:
 - **\$412,984** approved for housing assistance
 - **\$41,456** approved for other disaster-related needs
 - **\$209,700** in SBA disaster loans was approved for homeowners, renters and businesses
 - **Three counties are designated** for FEMA Individual Assistance: **Charleston, Georgetown and Horry**.
 - **Three Disaster Recovery Centers** are open across the designated counties. (See below)
 - The deadline to apply for FEMA assistance is **Monday, Jan. 23, 2023**.

Key Messages

FEMA Assistance Provides for Basic Needs

For families and households affected by Hurricane Ian, FEMA's Individuals and Households Program is only one source of disaster funding. And the program has its limits. It can lend a helping hand to recover but it cannot compensate for everything that was lost. Approved applicants in **Charleston, Georgetown and Horry** counties may receive a limited amount of FEMA disaster assistance to make repairs to their primary home and/or essential personal property when the damage is not covered by insurance. [fema.gov/fact-sheet/fema-assistance-provides-basic-needs](https://www.fema.gov/fact-sheet/fema-assistance-provides-basic-needs)



FEMA Assistance Won't Affect Other Benefits

South Carolina residents who receive Social Security payments or other government assistance should not be concerned that FEMA disaster assistance will affect your benefits. FEMA assistance is not taxable income and does not affect eligibility for other benefits. FEMA grants do not affect Social Security, Medicare or Medicaid. And they do not affect assistance provided under South Carolina's Supplemental Nutrition Assistance Program, or SNAP, or other federal welfare and entitlement programs. [fema.gov/press-release/20221205/fema-assistance-wont-affect-other-benefits](https://www.fema.gov/press-release/20221205/fema-assistance-wont-affect-other-benefits)

FEMA Ensures Equal Access to Recovery Assistance for All Hurricane Ian Survivors

The state of South Carolina and FEMA are committed to providing equal access to all state and federal disaster assistance programs while helping residents recover from Hurricane Ian. All residents of **Charleston, Georgetown and Horry** counties who had property damage or other losses are encouraged to apply for a grant from FEMA to help pay for essential home repairs or other serious disaster-related needs not covered by your insurance or other sources. [fema.gov/fact-sheet/fema-ensures-equal-access-recovery-assistance-all-hurricane-ian-survivors](https://www.fema.gov/fact-sheet/fema-ensures-equal-access-recovery-assistance-all-hurricane-ian-survivors)

Survivors' Guide to Help Available at Disaster Recovery Centers

Disaster Recovery Centers, operated by the South Carolina Emergency Management Division and FEMA, offer in-person support to survivors of Hurricane Ian in **Charleston, Georgetown and Horry** counties. [fema.gov/fact-sheet/survivors-guide-help-available-disaster-recovery-centers](https://www.fema.gov/fact-sheet/survivors-guide-help-available-disaster-recovery-centers)

Disaster Assistance

Free Disaster Legal Assistance. Low-income and other vulnerable residents who were affected by Hurricane Ian and are unable to afford their own lawyer may call the toll-free legal hotline at **877-797-2227, Ext. 120**, or call the South Carolina line at **803-576-3815** to request assistance. **Lines are open 9 a.m. to 5 p.m. Monday to Friday.**



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Hurricane Ian survivors may also contact South Carolina Legal Services at **888-346-5592** from **9 a.m. to 6 p.m. Monday to Thursday** or submit a request for disaster legal services at www.lawhelp.org/sc/online-intake.

Disaster Recovery Centers

Disaster Recovery Centers are staffed with specialists who can help you update your FEMA applications and learn about South Carolina state and community programs and other available assistance.

County	Address	Days/Hours of Operation
Charleston	North Charleston Public Works 5800 Casper Padgett Way North Charleston, SC 29406	Hours: 9 a.m. to 6 p.m. Mon-Fri 9 a.m. to noon Sat Closed Sunday
Georgetown	Waccamaw Regional Recreation Center 83 Duncan Ave. Pawleys Island, SC 29585	Hours: 9 a.m. to 6 p.m. Mon-Fri 9 a.m. to noon Sat Closed Sunday
Horry	Carolina Forest Recreation Center Multipurpose Room B 2254 Carolina Forest Blvd. Myrtle Beach, SC 29579	Hours: 9 a.m. to 6 p.m. Mon-Fri 9 a.m. to noon Sat Closed Sunday



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Understanding Your FEMA Letter

South Carolina residents who applied for assistance from FEMA after sustaining damage from Hurricane Ian **Sept. 25 to Oct. 4** will receive a determination letter from FEMA. It may say the applicant is ineligible for assistance, but that is **not** a denial. Applicants are given a reason for the ineligibility and told what they need to do to become eligible. Often, they need only send more information.

fema.gov/fact-sheet/understanding-your-fema-letter-1

To apply for FEMA assistance, visit DisasterAssistance.gov, use the [FEMA mobile app](#) or call the **FEMA Helpline at 800-621-3362**.

How to Appeal FEMA's Decision

- The most important part of appealing a FEMA determination is knowing your deadlines. You have 60 days from the date FEMA has on the determination letter to send FEMA your appeal.
- It is important to include the documents or information FEMA requests and be sure to include a copy of the FEMA determination letter. FEMA may also request your homeowner's insurance letters, proof of occupancy documents, proof of ownership documents or contractors' estimates for home repairs.

U.S. Small Business Administration

- The U.S. Small Business Administration is offering zero interest on new disaster loans. Homeowners and business owners approved for these loans have up to one year from the date of the loan to begin making payments.
- The extended deferment to 12 months is automatic and borrowers do not need to take any additional action. There is no prepayment penalty and borrowers can begin making loan payments during the deferment period if they choose. sba.gov/article/2022/dec/05/us-small-business-administration-offer-disaster-loans-no-interest-no-payments-first-year
- Low-interest disaster loans from the SBA are the largest source of federal recovery funds for homeowners, renters, businesses and some private



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nonprofits affected by Hurricane Ian. You may apply online using SBA's secure website at <https://disasterloanassistance.sba.gov/ela/s/>. SBA representatives are also available to answer questions by calling the Customer Service Center at **800-659-2955** or email DisasterCustomerService@sba.gov. Individuals who are deaf or hard-of-hearing may call **800-877-8339**.

- The deadline for homeowners and renters to return SBA applications for property damage is **Jan. 20, 2023**. The SBA deadline for businesses to return economic injury applications is **Aug. 21, 2023**.
- A Business Recovery Center is open at the Georgetown County Litchfield Exchange, 14361 Ocean Highway, Pawleys Island, SC 29585; **hours of operation**: 9 a.m. to 6 p.m. Monday to Friday; 9 a.m. to noon Saturday to assist homeowners, renters and business owners affected by Hurricane Ian with their loan applications.
- For the latest information on South Carolina's recovery from Hurricane Ian, visit FEMA.gov/disaster/4677. You may also follow [@twitter.com/SCEMD](https://twitter.com/SCEMD); [@FEMARegion4/Twitter](https://twitter.com/FEMARegion4/Twitter) and Facebook.com/FEMA.

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FEMA's mission is helping people before, during, and after disasters.



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